

1991

# Financial findings, people's opinions about church Tithe & Offerings

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# ***Financial findings:***

People's opinions about  
church Tithe & Offerings

1991

Church Ministries Department  
Pacific Union Conference of Seventh-day Adventists  
2686 Townsgate Road, Westlake Village, California 91359

# Introduction

The Stewardship Opinion Survey was conducted and analyzed by the marketing research firm Lloyd's of Londonderry, Ltd., for the Pacific Union Conference under the supervision of the Church Ministries Department. Its purpose is to gain information about the giving practices and attitudes of members of the Seventh-day Adventist Church in the five Pacific states. It was commissioned by the Executive Committee of the Pacific Union Conference.

From the total of congregations in the Pacific Union Conference, a sample of 100 local churches was selected. Companies were not included. The sample was determined by a SYSTAT random number generation (without replacement). Three samples of 100 churches each were generated and the one sample which most closely resembled the known characteristics of Pacific Union Conference churches was used. The sample of churches included:

The survey was mailed to the pastors of the 100 churches. Included were instructions which were to be read verbatim to each congregation, and a supply of questionnaires. The survey was conducted primarily on one of three Sabbaths (May 6, 13, and 20) in 1989. A couple of churches waited until the first Sabbath in June. A total of 94 of the 100 churches returned valid questionnaires. The findings are from Adventists who attended church at least once during May and June of 1989.

A total of 4,764 valid questionnaires were returned and computer analyzed. Frequency distributions, two-way tables, and graphs for the entire Pacific Union Conference and each constituent conference were generated using the SYSTAT statistical software.

Rob Lloyd, president of Lloyds of Londonderry, Ltd., designed, conducted and analyzed the survey. Elbert Anderson and Jose Chavanz Q. from the Pacific Union Conference Church Ministries Department staff, and Monte Sahlin from the North American Division Church Ministries Department staff, served as project consultants.

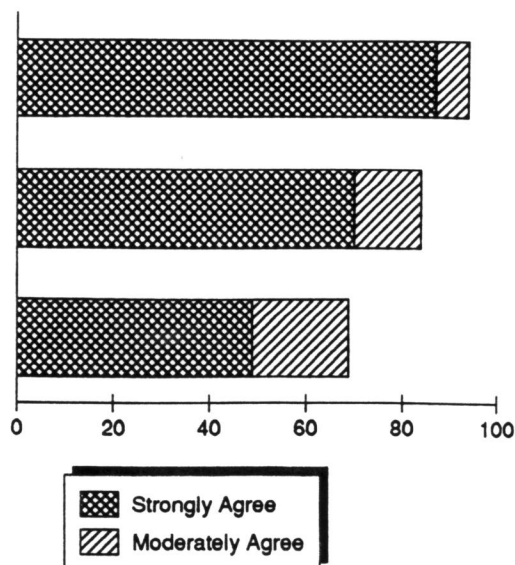
Gerry Chudleigh, Dan Houghton, Fred Kinsey and Monte Sahlin wrote analytical profiles of the data. Melody McGhee served as editorial assistant. Hamilton Chandler Communications Group assembled the profiled data and produced this report. The cover was designed by Terific Productions and printed by Color Press.

Conference	Asian	Black	Caucasian	Hispanic	Total
Arizona	0	0	6	3	9
Central California	3	1	11	4	19
Hawaii	3	0	0	0	3
Nevada/Utah	0	0	4	1	5
Northern California	2	2	17	1	22
Southeastern California	1	0	14	8	23
Southern California	4	3	10	2	19
Total	13	6	62	19	100

It is important for a Christian to tithe.

The distinction between Tithe and non-Tithe funds is important.

Tithing is an indication of one's spiritual condition.



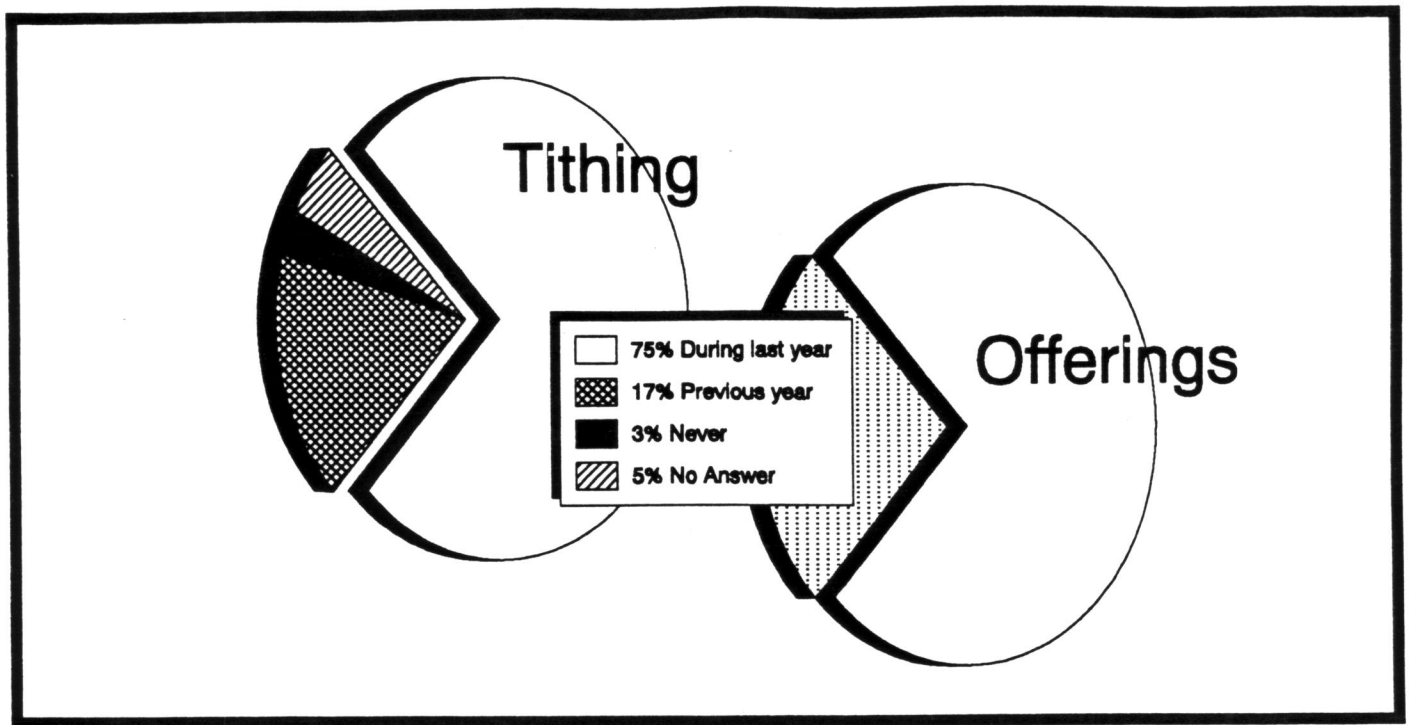
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## Strong agreement with Adventist beliefs on tithing

Pacific Union Adventists believe in tithing! Nine out of ten respondents say it is important for a Christian to tithe. All ages, income levels and ethnic groups indicate overwhelmingly that returning a tithe is vital.

Four out of five want to carefully maintain the distinction between tithe funds and other monies given to the church, but this is a more strongly held belief among older church members than among younger members. The importance of differentiating between tithe and non-tithe funds increases with age in all ethnic categories.

At the same time some members may fear the use of beliefs about tithing in a judgmental way. A smaller majority see tithing as an indication of a person's spiritual condition, and less than half of the respondents "strongly agree."



# Who tithes?

## And who does not tithe?

Three out of four survey respondents indicate that they returned tithe and gave additional offerings to the Seventh-day Adventist Church during the previous 12 months. About one in five report that they quit giving tithe to the Adventist Church in the last year.

Tithing is equally strong among all ethnic groups. Tithing has a strong correlation to age. Older church members are more likely to return tithe to the church than are younger members.

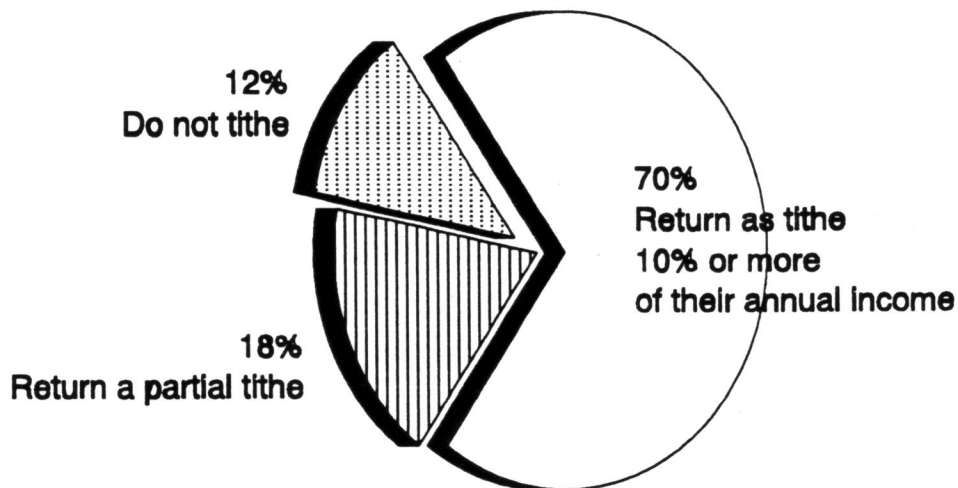
A more conservative estimate of what portion of the 180,000 Adventist members in the Pacific Union Conference actually support the denomination's Tithe Fund must take into consideration the particular sampling method used in this survey. Questionnaires were

### Profile of a Typical Tither

- Older adult
- Caucasian
- Married
- College education
- From a middle or higher income household
- Attends a small town or rural church
- Member of a larger congregation
- Long-time Adventist

distributed on Sabbath morning, and a number of studies indicate that less than half of the book membership is present on any given Sabbath.\*

Adjusted figures would indicate that less than half the 180,000 members on the books are regularly giving tithe and offerings to the church. There is a strong correlation between regular church attendance and financial support of the church.



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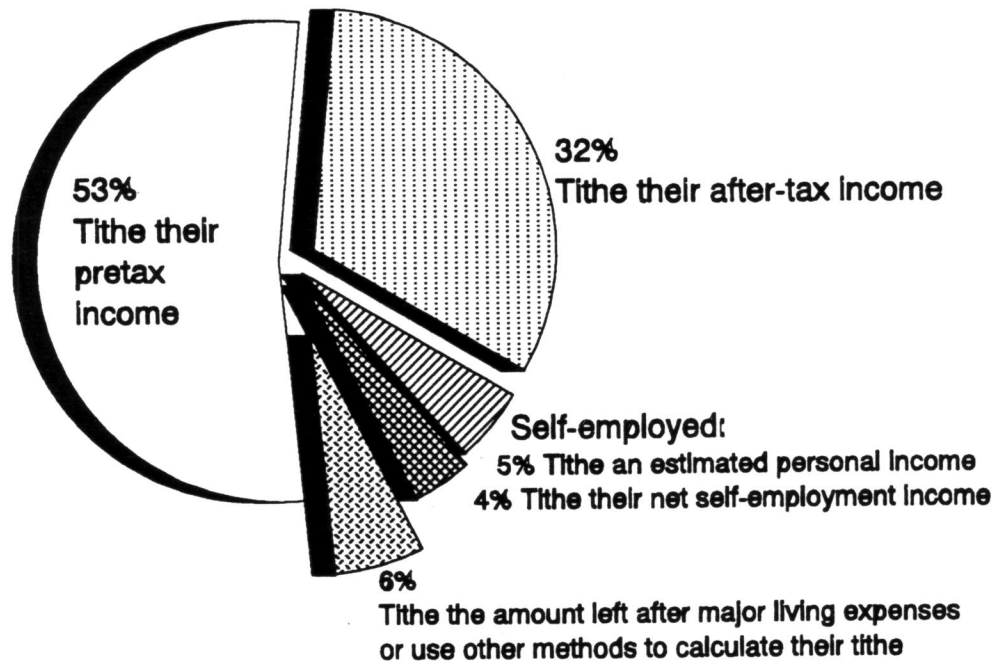
## Who tithes & who does not, continued . . .

The picture is somewhat clarified by a follow-up question that asked respondents to specify what portion of their actual income during the last year they turned in as tithe. One in five indicate that they did not return a full 10% of their income either before or after taxes. One in ten did not answer the question, or otherwise indicated that they gave no tithe.

### Profile of a Typical Non-tither

- Younger adult
- Ethnic minority
- Single
- Secondary education
- From a low-income household
- Attends an urban or suburban church
- Member of a smaller congregation
- Recent convert

\*For a summary of recent studies on church attendance see "An Update on the Dropout Problem," by Monte Sahlin in *Seeking His Lost Sheep* by Fordyce W. Detamore, Sixth Edition (1989, Review & Herald Publishing Association), pages 78-88.



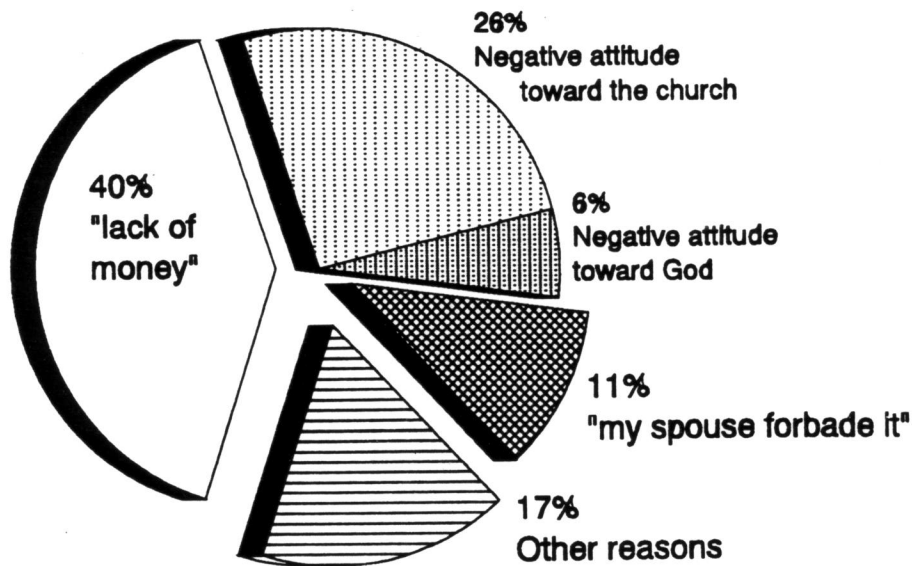
# The tithing practices of church members

The majority of Pacific Union members who tithe calculate their tithe on their pre-tax income. One in three tithe their net income after tax deductions.

Younger adults are more likely to use the after-tax method. Caucasians are most likely to figure tithe on pre-tax income. Asians are most likely to figure tithe on after-tax income. The higher the household income, the greater the percentage who report that they pay tithe on their after-tax income.

One in ten tithe-payers are self-employed. About equal numbers use each of two methods for calculating their tithe--the net profit of their profession or business, or a "reasonable estimate of family or personal income" from their occupation.

About one member in twenty reports that he or she pays tithe on the amount of income remaining after major living expenses have been paid or uses some other method of arriving at a tithe. Many of these are probably on fixed income programs such as Supplemental Security Income (SSI) and Aid to Dependent Children (ADC) in which they have little control over the relationship between the amount of their income and the cost of certain living expenses such as rent, food purchases, etc.



## Why non-tithing members do not return a tithe

Survey respondents who said that they had stopped tithing in the last year or two were asked to indicate the reason. Of this group, the largest number indicate "lack of money."

A third report that their attitude changed. Most of these focus their negative reaction on the church, while only a small fraction indicate a negative attitude toward God. Members with a college or graduate degree are more likely to select these reasons.

A few church members report that they stopped tithing because their husband or wife forbade it. Across North America, one in five church members has a non-member spouse and giving to the church can become a source of conflict in these marriages.

A significant portion of church members who do not pay tithe are very poor, urban, single, young adults who are probably unemployed. In many cases they may be living with their parents, relatives or friends and have little or no money over which they have personal control.

Younger members are less likely to report that they understand how the church uses its funds and those who do not tithe are less likely to agree that it is important to maintain a clear distinction between tithe and non-tithe funds. Both of these facts are indicators of only marginal interest and participation in the life of the church.

Non-tithers also give higher priority to needs related to outreach than do church members who tithe. This too may be an indicator of feelings of alienation and the fact that not tithing is related to dropping out of church participation.